

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

John W. Sywilok, Esq.  
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(201) 487-9390  
Attorney for Debtor

In Re:

CETIN DUMAN

Case No.: 15-18747

Judge: Rosemary Gambardella

Chapter: 13

**CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION**

The debtor in this case opposes the following (choose one):

1. ☒ Motion for Relief from the Automatic Stay filed by M&T BANK,  
creditor,

A hearing has been scheduled for NOVEMBER 20, 2019, at 10:00 AM.

- ☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_\_.

- ☐ Certification of Default filed by \_\_\_\_\_,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (choose one):

☐ Payments have been made in the amount of \$ \_\_\_\_\_, but have not  
been accounted for. Documentation in support is attached.

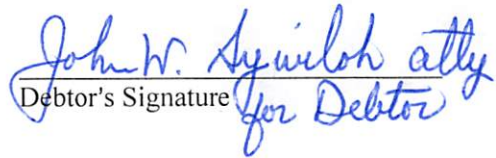
☒ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

The Debtor has turned over to me as his counsel a check made payable to M&T Bank in the sum of \$28,406.58 upon instructions from attorney for secured creditor. Copy of check is attached. Debtor attempted to make payment directly but the creditor would not accept payment.

☐ Other (**explain your answer**):

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 11/13/2019



  
Debtor's Signature

Date: \_\_\_\_\_

\_\_\_\_\_  
Debtor's Signature

**NOTES:**

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.

CETIN DUMAN 565 COLONIAL BLVD. TOWNSHIP OF WASHINGTON, NJ 07676-4309		1-2/210	358
DATE <u>11/04/2019</u>			
PAY TO THE ORDER OF	<u>M&amp;T BANK</u>	\$	<u>28,406.58</u>
<u>Twenty Eight Thousand Four Hundred Six</u>		DOLLARS	
<b>CHASE</b> JPMorgan Chase Bank, N.A. www.Chase.com		and <u>58</u> cents. <u>100</u>	
MEMO	<u>Acc # 0090579376</u>		
			
⑆021000021⑆ 987059899465⑈0358			